

Reading Pennsylvania

Turning Ideas into Success Stories



An Economic
Resource
Profile



Greetings!

From the Mayor's Office at Reading City Hall

On behalf of the administration, the City Council, and the Reading Redevelopment Authority, we are very pleased to present the City of Reading's Economic Resource Profile.

This publication, made possible through the support of business leaders who advertised in the magazine, will show and describe some of the many positive strides the city has taken over the past several years to improve quality of life and facilitate economic growth and expansion in the city for the benefit of residents and commercial enterprises alike.

We've had a number of new businesses commence operations in redeveloped areas of the city, including: Sun Rich Fresh Foods, Hydrojet, Habasit, Quaker Maid Meats and several others.

A brand-new four-star convention hotel, the Hilton Doubletree, will open its doors in the fall of 2010. The Goggleworks Center for the Arts has been completed and is bringing visitors downtown, joining other attractions such as Reading Theatres, an 11-screen Cineplex that also has an IMAX screen. We are in the process of relighting Penn Street and attracting six family style restaurants to the downtown.

Perhaps most important of all is the work of the Reading Revitalization Program. The city, working in conjunction with Our City Reading Inc., a non-profit organization headed by Albert Boscov, has refurbished a remarkable 367 formerly abandoned and boarded houses in the city and made them affordable homes for families once again.

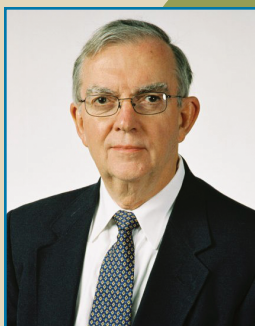
The following pages will describe our efforts in greater detail and inform you of some of the innovative ways we can assist your business in the City of Reading. We invite you to come and visit and experience firsthand the many benefits and opportunities we have to offer. Reading, Pennsylvania. We turn ideas into success stories!

Sincerely,



Thomas McMahon

Mayor



Mayor McMahon



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Reading Redevelopment Authority

Helping businesses succeed and improving the quality of life in our community is our primary goal. A thriving commercial center attracts business, attracts jobs and attracts good people!

Whether you are planning to relocate, expand or create a new business, talk to us first. We have the right mix of amenities and benefits that can help you turn your ideas into success stories!



Adam Mukerji, Executive Director

Reading Redevelopment Authority
610-655-6025

Reading, Pa.

An Economic Resource Profile

Sponsored by:

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Writer **Jennifer Seward**

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The Greater Reading Convention & Visitors Bureau

Reading Pennsylvania Facts at a Glance

Government

Elected full-time mayor
City managing director
Seven elected city council members

Demographics (2006 U.S. Census estimates)

Population: 83,463
Median age: 29.6
Median household income:
\$30,270 (2006 inflation-adjusted dollars)
Labor force (age 16 and older): 37,345

Housing (2006 estimates)

Total housing units: 33,436
Occupied housing units: 28,849
Median home value: \$49,700
Median of selected monthly costs to homeowners
 With a mortgage: \$848
 Not mortgaged: \$369
Average household size: 2.76 people

Climate

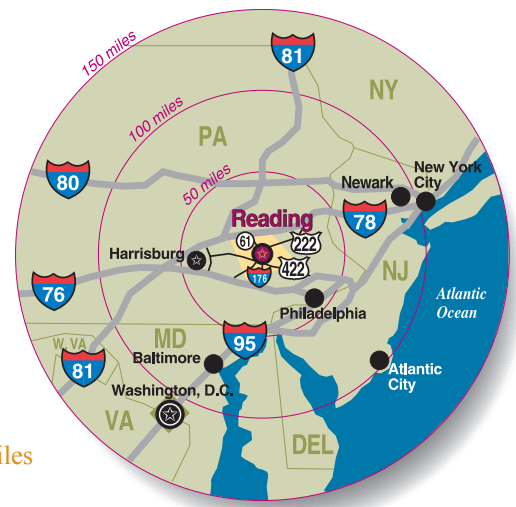
Temperature averages

Month	High	Low
January	37°	21°
July	85°	65°

Average annual precipitation:
44.82"

Distance to major cities

Philadelphia – 56 miles
Baltimore, Md./Washington, D.C. – 97 miles
New York City – 125 miles



Employment by industry (2006 estimates)

Production, transportation and material moving: 30%

Sales and office: 22%

Service: 18%

Management, professional and related occupations: 17%

Construction, extraction, maintenance and repair: 8%

Farming, forestry, fishing and mining: 5%

Investing in Reading



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Reading Pennsylvania Overview

In Reading, development is on a dramatic upswing — a trend attributed to the innovation and determination of the city's Redevelopment Authority, Our City Reading Inc., headed by Albert Boscov, and others committed to injecting new life into the city.



Boscov, chairman of Boscov's Department Stores, founded and leads the nonprofit Our City Reading to help revive the town where he and his father found their fortune. In the last five years, roughly \$180 million has been invested in economic development projects, mainly through Boscov's valiant efforts.

In partnership with the Reading Revitalization Program, Our City Reading has endeavored to reclaim hundreds of abandoned homes, brownfield properties and vacant spaces



◀ Boscov's Department Stores

downtown. Boscov has stood alongside city officials in Harrisburg and Washington, D.C., in efforts to secure state and federal funding, and in many cases has provided project guarantees using his own money to induce such funding as well as private financing.

For many years, construction of a new hotel downtown had only been talked about — until Boscov and Reading Redevelopment Authority Executive Director Adam Mukerji entered the picture. The \$65 million to \$70 million project is to include a 200-room, four-star Hilton Doubletree hotel and an 800-car parking garage on the current site of a parking lot adjacent to the 10,000-square-foot Sovereign Center.

Another public-private triumph is the expansion of Quaker Maid Meats. A few years ago, the company, based in the Reading area since the 1960s, needed to expand. The city was determined to retain the company and promised to find a home for a third processing and freezer facility. Mukerji's efforts helped to match the frozen meat manufacturer with an approximately 4-acre site.

The land, once used by a commercial boiler factory, had been abandoned for decades. The site was an eyesore and a brownfield: land on which reuse is complicated by hazardous substances, pollutants or contaminants. The old factory was demolished, extensive environmental remediation was performed, and a new, 40,085-square-foot facility was opened in 2005.

"Not only did the city help us find a location, it was instrumental in getting grants to assist in remediation," says Sergei Szortyka, president of Quaker Maid Meats. "They appreciated the fact that we were a manufacturer in

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the city and that we wanted to bring more business into the city.”

“They get it,” he adds. “They are really business-oriented.”

The project added dozens of new jobs. Then, due to the closing of the company’s main competitor and the subsequent increase in demand, Quaker Maid expanded again in 2008, adding another 8,880 square feet to the new facility, as well as more new jobs.

The company has invested a total of \$9 million to \$10 million in the project, with another \$500,000 in remediation costs.

Not only did the city help to secure an additional \$500,000 in public funds for remediation, it also was able to offer the incentive of a Keystone Opportunity Zone through the state of Pennsylvania. Businesses within a KOZ are exempted from paying local and state taxes, gross franchise taxes, or sales taxes on fixed materials in the building for a certain length of time.

Other KOZ sites include the Hilton Doubletree site and the KVP plant, recently acquired by Habasit Group.

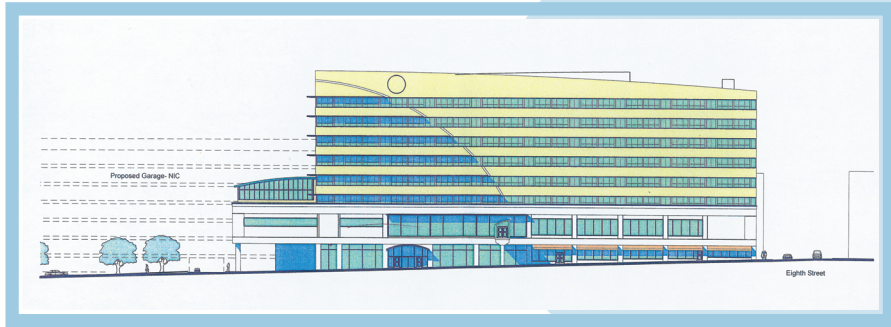
That project was another ambitious endeavor in which the city and its partners reclaimed a roughly 9-acre, wastewater treatment plant site that had been abandoned 60 to 70 years ago. The city, working with Our City Reading, secured brownfield grants to clean up the land and attracted a company from California that manufactures plastic conveyor belting systems. The 2003 project amounted to about \$12 million and has created approximately 85 jobs thus far.



Directlink Technologies

Another example of Boscov’s ability to make the most of Reading’s assets is Directlink Technologies.

Previously owned by a utility company, this 300,000-square-foot building was built as the terminus of a \$600 million fiber-optic system, with lines running to several different states. However, the utility



Plans for the four-star Hilton Doubletree hotel and 800-car parking garage

Our City Reading Inc.

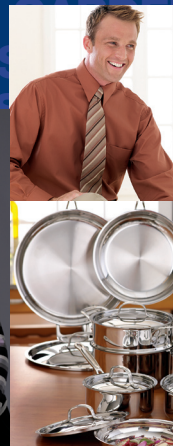
Look what's in store!

at Boscov's - More than 35 different merchandise departments.

It started with one man's dream and a little store in Reading, PA.

Who knew in 1911, after Solomon Boscov opened his first store in downtown Reading, PA, that Boscov's would be what it is today? With more than 50 locations in six states, Boscov's is the largest family-owned independent department store in the U.S. Boscov's has been ranked in the top six in the U.S. by the National Retail Federation for customer service two years in a row.

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Our City Reading Inc.

used only 20 percent of the system's capacity.

Boscov bought the complex, envisioning an ideal site for data recovery and redundancy as required of financial institutions after 9/11. The vision is to attract many such businesses and technology firms to the area. Not only does the facility have the technical capacity to fulfill that vision, the region also offers an educated work force, a lower cost of living, a solid quality of life and several major colleges. In addition, the city has abundant vacant office space in downtown buildings — all of which are connected to the fiber optic system housed at Directlink. That means businesses can store tomes of information blocks away and yet still have full, immediate access from their desks.

Another Our City Reading/Reading Revitalization Program project is the rescue of the former Trexler mansion, one of the most historically significant buildings in the city and one that had fallen into dire disrepair.

The landmark building will become the new home of the Centro Hispano Daniel Torres, or the Daniel Torres Hispanic Center. The center, which has been renting space about two blocks away, needed a new home with a room large enough to serve meals to up to 200 senior citizens.

Our City Reading is handling the rehabilitation of the building and is again coming forward to secure financial assistance. Boscov contributed \$200,000 from his own pockets to replace the roof. The building will qualify for tax credits, and the Hispanic Center will pay a mortgage to eventually own the structure. The project also will realize the benefits of being within a Keystone Opportunity Zone.

The rehabilitated building is expected to open in 2009 and cost \$3 million to \$3.5 million to complete.

Reading not only provides a business-friendly environment, but also a good quality of life. Reading offers affordable housing, wineries,



The Greater Reading Convention & Visitors Bureau

Historic Business District

trails, two major hospitals, and a scenic countryside with mountains, farms and lakes. The city also has nationally ranked colleges, as well as technical schools and two career and technology centers, all infusing the local labor force with skilled workers. Moreover, the city's renaissance includes an IMAX theater and a popular interactive community arts center.

Last but far from least, Reading is located in a geographically strategic area, easily accessible from all of the prime markets on the eastern seaboard. The city is within a 45-minute drive of Philadelphia and two hours of New York City and Washington, D.C.

Reading Public Museum



The Greater Reading Convention & Visitors Bureau



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Success Stories

Working in cooperation at all levels of government, Adam Mukerji, executive director of the Reading Redevelopment Authority, as well as other city officials and community leaders such as local benefactor and businessman Albert Boscov, are working aggressively to reinvent their town — and they are finding success.

Buttonwood Gateway Redevelopment Area

This vast 14-acre property at River Road and Buttonwood Street, the site of a factory abandoned in the 1950s, had deteriorated into a haven for vandals and crime.

The city secured about \$3 million in federal and state grants to demolish the old factory and clean up the site for new construction. The effort took the Reading Redevelopment Authority and Our City Reading Inc., a nonprofit corporation begun by Boscov, roughly two years to complete.

Sun Rich Fresh Foods, a fresh fruit producer headquartered in Vancouver and with factories all across North America, was the first of three tenants to locate in the Buttonwood complex.

The city provided a roughly \$2 million U.S. Department of Housing and Urban Development 108 loan for equipment in the 40,000-square-foot facility. The building, which opened in



Sun Rich Fresh Foods

Dennis Witwer

2008 and is expected to create about 260 new jobs in the city, cost \$10 million to \$12 million to build.

The second tenant will be Hydrojet Inc., whose high-powered, water-based cutting tools are used to make parts for the Sikorsky aircraft company.

Hydrojet already had a presence in the city, but the company was leasing space for its approximately 20 employees and was seeking to expand within a historically underutilized business zone, which provides an advantage for securing government contracts. Buttonwood is within such a zone, and the company, which had been considering moving outside the city, is now set to open a \$5 million



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to \$7 million customized factory in Buttonwood by the fall of 2009. The roughly 28,000-square-foot facility will employ 40 to 50 workers.

As of mid-2008, negotiations were under way for a third Buttonwood tenant.

Land within the Buttonwood Gateway Redevelopment Area is also in a virtually tax-free zone known as a Keystone Opportunity Zone, meaning tenants pay no state, city, county or school taxes on the property until 2014.

to create a parking lot — until the creative thinking of city leaders such as Boscov gave rise to the concept of the Goggleworks Center for the Arts.

City leaders had seen successful adaptive reuse arts center projects in other communities and committed to convert the building with wide open spaces and exquisite natural light into a community arts and cultural resource center. The city secured a low-interest HUD 108 loan of \$4.3 million for renovations.

Goggleworks, a 168,000-square-foot building occupying an entire block, has emerged as one of the largest, most comprehensive interactive community arts centers in the country.

The center has become a hub for the community and a local attraction. Goggleworks includes four galleries, 34 artist studios, classrooms, dance and music studios, a film theater, a glass-blowing facility, a ceramics studio, a jewelry studio, a digital media lab, a photography classroom, and office

space for 26 local community arts and cultural organizations.

The project has served as a catalyst to revitalize the city's downtown.

“Once you have a facility that facilitates arts and the creative arts, the surrounding area automatically seems to regenerate itself — shopping centers, coffee shops, cafes and such take off,” said Mukerji, executive director of the Reading Redevelopment Authority and one of the leaders behind the project.

“Since we started Goggleworks, the surrounding area has greatly improved.”

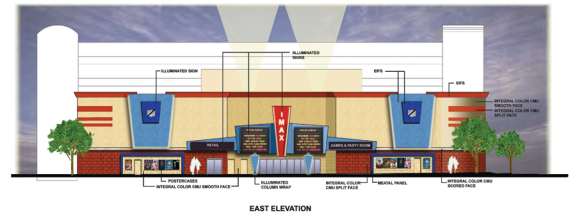
The building has become a centerpiece for an entertainment square that will include an IMAX theater, shops, restaurants, apartments and more.

Sovereign Plaza

This 130,000-square-foot building, in the heart of the city at Fifth and Penn streets, houses the administration and call center for Sovereign Bank.

Building the facility entailed knocking down nearly half a city block of dilapidated buildings to create a working space for almost 540 employees. The city awarded the project a \$3.5 million HUD loan, demolished the existing structures, graded the site and turned the project over to Our City Reading, which acted as the developer of the \$12 million to \$13 million project.

Our City Reading Inc.



Reading Theatres

The estimated \$11 million complex, overseen by RC Theatres, includes a 10-screen Cineplex and an IMAX theater.

The land was owned by the Reading Redevelopment Authority, which donated half of the property's cost (\$250,000) to RC Theatres, which paid



Our City Reading Inc.

Goggleworks Center for the Arts

This abandoned eyeglass factory was in danger of being knocked down

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for the remainder. Reading Theatres was made possible only through the efforts of Boscov, who enticed them to the city and obtained \$5 million in grants from the commonwealth of Pennsylvania through Gov. Edward G. Rendell.

The project includes more than 1,600 seats and is expected to draw as many as 5,000 to 6,000 additional visitors each day to downtown Reading, one of the first cities with a population below 100,000 to have an IMAX theater.

Reading Revitalization Program

This joint venture between the city and Our City Reading refurbishes boarded up and blighted homes throughout the city. Begun in 2001, this successful program has completely renovated more than 360 homes to date.

Working with the city, banks and local contractors, Our City Reading has endeavored to fully restore, market and sell the houses to low- to moderate-income, first-time homebuyers. The homes, many of which had been abandoned, have been renovated from top to bottom, with new roofs, bathrooms, kitchens, windows, appliances, heating units, plumbing and electrical systems.

The city subsidizes the purchase of the homes through a HUD-supported housing program, enabling a house that would typically sell for as much as \$85,000 to be sold to buyers for as little as \$65,000, Mukerji says.

The success of the Reading Revitalization Program helped to lead Our City Reading into broadening its scope to include the downtown area and brownfields.

“Our goal,” says Boscov, “is to take the projects that are difficult and make them happen.”

Goggleworks Apartments

Another example of adaptive reuse is a planned six-story, 59-unit luxury apartment complex adjoining the Goggleworks Center for the Arts. This estimated \$18 million project will

reinvent 140,000 square feet of space in an abandoned garage and factory building into 44 two-bedroom and 15 one-bedroom apartments. Another Our City Reading venture, the development will be paid for with private and Redevelopment Assistance Capital Program funds.

Park Place on Penn

This property was an unused, city-owned parking lot. A few years ago,



Park Place
on Penn



Watkins Architect

Mukerji got together with Dan Luckey of the Reading Housing Authority, which manages nearly 2,000 housing units throughout the city. An alliance was formed between the city and the housing authority, with the intention of building 16 market-rate condominiums in a gated community nestled in the Penn's Common Historic District. The condominiums are being built with a base price of \$120,000 to \$165,000; the first unit, however, sold for \$220,000 — proof that not only do city leaders believe in the city, but its residents do, too.

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Economic Development Resources

Reading has a variety of economic development organizations and programs to meet the many needs of business while making the most of Reading's resources.

The **City of Reading Community Development Department** (610-655-6211) strives to improve the quality of life in the city through the encouragement of community participation, effective administration of programs, efficient allocation of resources, judicious enforcement of regulations, and sound planning practices.

Responsibilities include neighborhood development, land development and subdivision review, zoning administration, historic preservation, and the administration of Community Development Block Grant, Home Investment Partnership and Emergency Shelter Grant programs. These programs fund a variety of public improvements, public services, and housing and planning activities. The department also provides technical assistance for the remediation and development of brownfield sites through the Reading Redevelopment Authority.

The mission of the **Reading Redevelopment Authority** (610-655-6025) is to administer economic development activities and to help businesses get the capital they need to invest and expand in the city. The authority can assist

with obtaining low-interest, fixed-rate loans, loan guarantees, tax incentives and creative financing packages to bridge financing gaps and increase access to capital for small and mid-size businesses. The authority also offers customized real estate development services to act as a catalyst for new investments in areas where such economic activity otherwise would not occur. The authority also has the ability to make customized training grants available to entrepreneurs who create jobs within the city.

The **City of Reading Keystone Opportunity Zone** (KOZ), a 500-acre plot of land strategically located near the Norfolk Southern railway line, permits businesses within its boundaries to be exempted from practically all taxes for a specified time period. The KOZ program, a statewide incentive begun in 1999, eliminates nearly all state and local taxes within designated underdeveloped and underutilized areas in order to stimulate economic growth and investment.

The **City of Reading Façade Improvement Program** (610-655-6414 or 610-655-6211) provides grants for rehabilitating privately owned residential and non-residential buildings in Reading's historic districts or central business district.


Property owners who receive the grants make repairs and alterations to their buildings while preserving the portions or features that are architecturally or historically significant.

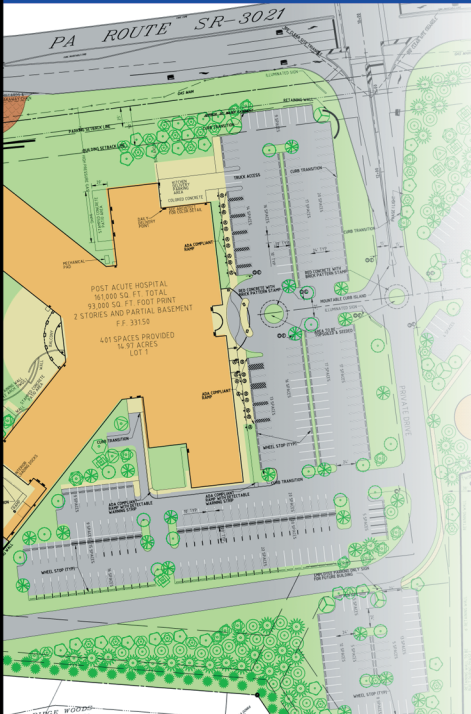
Funding comes from an allocation from the city's Community Development Block Grant. Owners of commercial structures may receive a 50/50 matching grant up to a maximum grant of \$20,000. For multiple contiguous façades, the maximum grant is \$20,000. Owners of residential structures may receive a 50/50 matching grant up to a maximum grant of \$5,000.

The **Family Business Loan Program** is a \$51 million, public/private partnership to attract family-owned and small businesses to the city and to

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expand existing ones. The program provides below-market, fixed interest rates on commercial loans and offers terms of up to 20 years to qualified businesses.

The approval process is faster than that of traditional commercial loans, and the equity required from borrowers is only 10 percent of the project cost. Each borrower can use up to \$150,000 for working capital financing; the total of all loans to any one business through the program can be between \$50,000 and \$2 million; the maximum working capital line of credit is \$150,000; and there is no cap for fixed-asset financing.

Fulton Bank has partnered with the city of Reading, the Federal Home Loan Bank of Pittsburgh and the U.S. Small Business Administration (SBA) to create this loan fund.

City officials estimate that the program will result in the creation of 600 jobs, including 350 service-related jobs, 150 manufacturing jobs and 100 managerial positions.

The state of Pennsylvania's **Tax Increment Financing (TIF) Guarantee Program** (866-GO-NEWPA) promotes and stimulates the general economic welfare of various regions and communities and assists in the development, redevelopment and revitalization of brownfield and greenfield sites in accordance with the federal TIF Act. The program provides credit enhancement for TIF projects to improve market access and lower capital costs through the use of guarantees to issuers of bonds or other indebtedness.

Communities such as Reading are eligible to issue TIF bonds to fund local economic development projects on previously utilized property or on undeveloped property that is planned and zoned for development.

Projects must be located in a blighted area and within a TIF district. The maximum guarantee amount per project is \$5 million.

**The State of Pennsylvania
Department of Community and**

Economic Development (DCED) offers numerous programs for business. Customizable to meet a company's exact needs, these programs are described at DCED's web site: www.newpa.com. The city of Reading works closely with the DCED to match businesses with appropriate programs.

The Kutztown University of Pennsylvania **Small Business Development Center** (610-208-8871) provides existing and potential entre-

preneurs with consulting services and learning opportunities. The SBDC provides low- or no-cost guidance and training, sponsoring numerous workshops, conferences and courses each year. The outreach office in Reading offers help in areas including technology, international marketing, government marketing and environmental assistance. The SBDC also offers bilingual services through its **Latino Business Resource Center** (610-208-8870).

*Find out what all
the buzz is about.*



*Greater Reading gets
national recognition.*

The good news about Greater Reading continues to make headlines.

- Money magazine ranked Reading the top city in the US for affordable housing.
- A segment on NBC's Today Show called Reading a "hot" real estate market, citing affordability, location, and undiscovered value.
- Forbes.com included Reading in its top 10 list of "sizzling" housing markets.
- Salary.com ranked the Reading metro area as

the number four region in the country to build personal net worth.

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